

Chowan County AA Lending Goals - Exhibit 8

Residential Lending Goals	Percentage of Assets							
Points	1	3	6	7	8	9	10	11
P&O of home mortgages in low-income tracts	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P&O of home mortgages in Moderate-income tracts	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P&O of home loans to low-income borrowers	0.01%	0.02%	0.05%	0.06%	0.07%	0.08%	0.09%	0.10%
P&O of home loans to Moderate-income borrowers	0.01%	0.03%	0.06%	0.07%	0.08%	0.09%	0.10%	0.11%

	Percentage of Assets			Percentage of AA Loans HMDA Reported		
	Peer Average	Peer Well Above Average	West Town Bank & Trust	Peer Average	Peer Well Above Average	West Town Bank & Trust
Low-income tracts	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Moderate-income tracts	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Low-income borrowers	0.006%	0.01%	0.00%	0.00%	0.00%	0.00%
Moderate-income borrowers	0.056%	0.08%	0.00%	10.08%	18.31%	0.00%

Small Business Lending Goals	Percentage of Assets							
Points	1	3	6	7	8	9	10	11
P&O Small Bus Loans Low-income tracts	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P&O Small Bus Loans Moderate-income tracts	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P&O Loans to Small Business <\$1mm Annual Revenue	0.010%	0.020%	0.030%	0.040%	0.050%	0.060%	0.070%	0.080%

	Percentage of Assets		
	Peer Average	Peer Well Above Average	West Town Bank & Trust
Low-income tracts	0.000%	0.00%	0.00%
Moderate-income tracts	0.000%	0.00%	0.00%
Loans to Small Business <\$1mm Annual Revenue	0.000%	0.00%	0.00%

Chowan County

Grading Example	Points							
Points	1	3	6	7	8	9	10	11
P&O of home mortgages in low-income tracts								
P&O of home mortgages in Moderate-income tracts								
P&O of home loans to low-income borrowers		0.02%						
P&O of home loans to Moderate-income borrowers				0.07%				
P&O Small Bus Loans Low-income tracts								
P&O Small Bus Loans Moderate-income tracts								
P&O Loans to Small Business <\$1mm Annual Revenue							0.07%	
Calculated Points	0	3	0	7	0	0	10	0
	Modified for only 3 goals versus 7 for other AA Sum							20.00
	Average							6.67